REC'D FOR RECORD Aug. 20 19 23 AT 33 Hoch M SAME DAY RECORDED & EX'D PER ELLIS C. WACHTER, CLR.

EVEN RATE INDIVIDUAL

City and County Form.

This Mortgage, Made this 17th day of August, in the year one thousand, nine hundred Seventy Three

the United States of America, Mortgagee;

........... in the State of Maryland, Mortgagor, and the KEY FEDERAL SAVINGS AND LOAN ASSOCIATION, a body corporate, duly incorporated and existing under the laws of

Iwenty WHEREAS, said Mortgagor, being a member of said body corporate, has received therefrom an advance of

Two Thousand and no/100 (\$22,000.00) -----

Dollars.

which receipt of which is hereby acknowledged by the Mortgagor, how property hereinafter described; is hereby pledged as security.

AND WHEREAS, said Mortgagor has agreed to repay the said sum so advanced in installments, with interest thereon from the date hereof at the rate of eight per cent (8%)

per annum in the manner following:

By the payment of One Hundred Sixty Nine and 80/100 (\$169.80) ----commencing on the first day of October 19.73, and continuing on the first day of each month thereafter until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payments may be applied by the Mortgagee in the following order: (1) to the payment of interest; and (2) towards the payment of the aforesaid principal sum;

The due execution of this mortgage having been a condition precedent to the granting of said advance;

NOW, THEREFORE, THIS MORTGAGE WITNESSETH, that in consideration of the premises, and of the sum of one dollar, the said Mortgagor does grant, convey and assign unto the said Mortgagee, its successors and assigns, all those two parcels ...lot(s) of ground situate and lying in Ballenger Election District

Frederick Countyn said State, and described as follows: Parcel 1: ALL THAT lot or parcel of land situate, lying and being on the Northeast side of the Willis Derr Road in Ballenger District, Frederick County, Maryland, said lot lying and being at the Northwest corner of the whole tract of land conveyed unto Clarence A. Baker and Mildred R. Baker, his wife, by Susie B. Culler, widow, et al, by Deed dated October 9, 1954, and recordedin liber No. 537 folio 421 one of the Land Records of Frederick County, said lot fronting for a distance of 100 feet, more or less along the Northeast margin of the Willis Derr Road and running back for an even depth of 200 feet, more or less in a northeasterly direction the North line of said lot being contiguous to the line of the property of William Pfeiffer and wife. The lot herein intended to be conveyed is also the second parcel excepted and and reserved in the deed from Mildred R. Baker to Robert Frances Barrick and wife dated February 15, 1960, and recorded in liber No. 632 folio 276, one of the Land Records of Frederick County and which exception therein recited that it is all that tract of land intended to be conveyed by Mildred R. Baker unto Frederick Developers, Inc., but which cOntemplated transfer was never consumated and the deed therefor never executed.

BEING the same lot of ground which by Deed dated Jan. 19, 1962, and recorded among the Land Records of Frederick County in liber 664 folio 54 was granted and conveyed by Mildred R. Baker, widow, unto Alfred G. Mackley and Barbara J. Mackley, his wife.

SEE also confirmatory Deed dated February 21, 1963, and recorded among the aforesaid Land Records in liber 679 folio 640 was granted and conveyed by Mildred R. Baker, widow unto Alfred G. Mackley and Barbara J. Mackley, his wife.

Parcel II: ALL that lot or parcel of land situate, lying and being in Ballenger District, Frederick County, State of Maryland, and more particularly described as follows: BEGINNING at a point marked with an iron pin being the northeast corner of a lot conveyed to Alfred G. Mackley and Barbara J. Mackley, his wife, by Mildred R. Baker, widow, by deed dated February 28, 1963, and recorded in Liber No. 679, Folio 640, one of the Land Records of Frederick County, Maryland, and running thence (1) north 55 30' east 160.5 feet to an iron pin, thence (2) south 42 00' east 107.5 feet by and with a line bounding Parcel "A" part of a property conveyed to Robert L. Culler, et al., by Robert Francis Barrick, et ux., b.

eceibl